

EXHIBIT 22

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RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

06/09/2022



OUR INFO
ONLINE
www.rightpathservicing.com

YOUR INFO
LOAN NUMBER
[REDACTED] 3661

PROPERTY ADDRESS
34811 OLD OCEAN CITY RD
PITTSVILLE, MD 21850

RUBEN PALAZZO
9970 RESEARCH DRIVE
C/O HOUSER LLP
IRVINE, CA 92618

Dear RUBEN PALAZZO,

Welcome to RightPath Servicing! Effective 6/1/2022, RightPath is now the servicer for the above-referenced mortgage account. We're excited about the opportunity to serve you. You can count on RightPath to meet your needs whether you're looking to make a voluntary payment or have questions regarding the account. We offer various voluntary payment options and a toll free line, 833-685-2590 with automated account information.

To ensure accuracy, please verify the following personal information:

PERSONAL INFORMATION

Home Phone Number: --
Work Phone Number: --
Mailing Address: 9970 RESEARCH DRIVE
C/O HOUSER LLP
IRVINE, CA 92618

ACCOUNT INFORMATION

Property Address: 34811 OLD OCEAN CITY RD
PITTSVILLE, MD 21850

If you find any of the information listed above to be incorrect, please contact us immediately at 833-685-2590.

Please review all the material included with this Welcome Packet for additional information and important messages about the account.

At RightPath, your business and total satisfaction are important to us. Any time you have questions regarding the account, do not hesitate to contact our Bankruptcy Department at 833-685-2590, Monday through Friday from 7 a.m. to 8 p.m. (CT) or mail your questions to:

RightPath Servicing
Attn: Bankruptcy Department
PO Box 619096
Dallas, TX 75261-9741

We look forward to a long and lasting relationship with you!

Sincerely,

Vanessa Lindow
Senior Vice President
RightPath Servicing
NMLS #2119

RightPath ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



44-59/ABD

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IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When RightPath Servicing receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.rightpathservicing.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:

RightPath Servicing, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@rightpathservicing.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.rightpathservicing.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, RightPath Servicing will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8329) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. RightPath Servicing is registered with the New York Superintendent of Financial Services.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency. If your personal liability has not been discharged in a bankruptcy proceeding, late or missed payments and other defaults on the account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. RightPath Servicing does not charge a fee to activate this service. Call 833-685-2589 for more information or visit our website at www.rightpathservicing.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.rightpathservicing.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 833-685-2589.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 833-685-2589 and speak with an agent. There is no charge for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. Send payment via express or overnight mail to RightPath Servicing, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.rightpathservicing.com or refer to your payoff statement for wiring instructions.

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to RightPath Servicing. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and RightPath Servicing loan number. The MoneyGram Receive Code is ****9131***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to RightPath Servicing. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and RightPath Servicing loan number, indicating:

Pay to: **RightPath Servicing** Code City: **RIGHTPATHSERVICING** State: **TX**
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 833-685-2589, Monday through Friday from 7 a.m. to 8 p.m. (CT).

[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.rightpathservicing.com OR call **833-685-2589**.

MAILING ADDRESSES: For RightPath Servicing are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** RightPath Servicing PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

RightPath Servicing, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

**CHANGE OF ADDRESS OR TELEPHONE NUMBER**

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER LOAN #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Authorized Borrower's Number(s): _____ Authorized Co-Borrower's Number(s): _____

Home: () _____ Mobile: Yes No Home: () _____ Mobile: Yes No

Work: () _____ Ext: _____ Mobile: Yes No Work: () _____ Ext: _____ Mobile: Yes No

Other: () _____ Mobile: Yes No Other: () _____ Mobile: Yes No

Signature Required: _____ Signature Required: _____

I consent to being contacted by RightPath Servicing at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

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Important Account Information

Escrow Account

Our records indicate that the account has an escrow account for taxes and/or insurance. The mortgage payment amount includes the tax and/or insurance escrow payment. The current Escrow Balance is \$0.20.

Account Status

Our records indicate the loan is currently in Discharged Bankruptcy status. If this information is incorrect, please contact us immediately at 833-685-2590. The loan is currently due for 6/1/2022 and the outstanding Unpaid Principal Balance is \$111,902.99.

If you completed a loss mitigation agreement with your prior servicer, the agreement may have included a waiver of claims clause. This clause constitutes a waiver of rights and will not be enforced by RightPath at any time. An example of this language is:

Borrower has no right of set-off or counterclaim, or any defense to the obligation of the Notes of Security Instrument.

Partial Payments Policy

We would like to take this opportunity to inform you of our partial payments policy. RightPath accepts partial payments until the account becomes delinquent. When accepting partial payments, RightPath may place funds that are less than a full payment in an unapplied funds account. These unapplied funds may remain in the unapplied funds account until the remainder necessary to complete the payment is received. These funds can still be used towards future payments. However, until sufficient funds accrue to make a complete payment, the account may incur late fees or may be reported as delinquent to credit bureaus where permitted under applicable law. The current unapplied funds balance is \$55.23.

In the event an account becomes delinquent, RightPath may limit the form and amount of payment that will be accepted.

If your loan is sold or transferred, the new "Servicer" or "Lender", may have a different policy.

Welcome Packet - Enclosures

There is additional information provided in this packet. Please keep this information with your loan documents for future reference.

Maryland Residents: Violation of Md. Code Ann., Com. Law § 13-316(b) will result in Nationstar Mortgage LLC d/b/a Mr. Cooper and Nationstar Mortgage LLC d/b/a RightPath Servicing being held liable under Md. Code Ann., Com. Law § 13-316(e).

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06/09/2022

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YOUR INFO
LOAN NUMBER
[REDACTED] 3661

PROPERTY ADDRESS
34811 OLD OCEAN CITY RD
PITTSVILLE, MD 21850

RUBEN PALAZZO
9970 RESEARCH DRIVE
C/O HOUSER LLP
IRVINE, CA 92618

NOTICE OF SERVICING TRANSFER

Dear RUBEN PALAZZO,

The servicing of your mortgage loan is being transferred to RightPath Servicing, effective 6/1/2022. This transfer does not affect any term or condition of the mortgage, other than terms directly related to the servicing of your loan, such as where to send your payments or make inquiries.

Beginning 05/31/22, Community Loan Servicing, LLC will no longer accept payments from you.

Send all payments due on or after 6/1/2022 to RightPath at this address:

**PO BOX 60516
CITY OF INDUSTRY, CA, 91716-0516**

If you have any questions for either the present servicer, Community Loan Servicing, LLC or the new servicer, RightPath, about the mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Community Loan Servicing, LLC
Customer Service
4425 Ponce de Leon Blvd., Ste. 300
Coral Gables, FL 33146
855-813-6597

New Servicer:

RightPath Servicing
Bankruptcy Department
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
833-685-2590

Your mortgage life insurance, disability insurance and/or other optional insurance products and services will not transfer to RightPath. If you wish to retain these policies, you should contact your current optional insurance carrier or service provider.

For 60 days after your transfer to RightPath, there will be no late fees or negative credit reporting for any payments sent to your previous servicer by its due date, as required by federal law.

Sincerely,
RightPath Servicing

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

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PITTSVILLE, MD 21850

RUBEN PALAZZO
9970 RESEARCH DRIVE
C/O HOUSER LLP
IRVINE, CA 92618

MORTGAGE INSURANCE ANNUAL DISCLOSURE*

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written or verbal request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For further information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at RightPath Servicing, 8950 Cypress Waters Blvd., Coppell, TX 75019. You can also call one of our Customer Service Representatives at 833-685-2589. Our hours of operation are Monday through Friday from 7 a.m. to 8 p.m. (CT).

*If your property is not an owner occupied single family residence, different cancellation requirements may apply. Please contact us at RightPath Servicing, 8950 Cypress Waters Blvd., Coppell, TX 75019 to find out whether you are eligible to cancel this insurance.

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Frequently Asked Questions and Answers About Transfers of Mortgage Loan Servicing

1. Are my rights under the loan documents affected?

No. The terms of the loan are not affected by this loan servicing transfer; the loan is simply being transferred to RightPath for servicing.

2. I already sent my payment to the prior servicer. Will my payment be forwarded to RightPath?

During the first sixty (60) days after the transfer date, your prior servicer will forward any payments they receive to RightPath, and we will apply the payment to your loan. During this time, no late fees will be charged on any payments received by your prior servicer on or before their due date.

3. Currently, the tax and insurance payments are made by the mortgage company. Will this continue?

Yes. If escrow funds are being held for the payment of taxes and/or insurance premiums, RightPath will continue collecting these funds and making those payments.

4. Do I need to contact my insurance company?

Yes. Please ask your insurance carrier to change the mortgagee clause to:

Nationstar Mortgage LLC
 Its Successors and/or Assigns
 PO Box 7729
 Springfield, OH 45501

You will also need to change the loan number to the new RightPath loan number.

5. When will I receive my year-end information for tax purposes and for my records?

RightPath will provide one 1098 tax statement in January that will include amounts from payments and disbursements from both RightPath and the prior servicer.

6. How do I make monthly mortgage payments?

RightPath offers several options to make the monthly payment:

On Demand Speedpay (provided at no charge):

Phone Payment: A pay-by-phone service provided through our phone system. Call 833-685-2589, Monday through Friday from 7 a.m. to 8 p.m. (CT).

Payments can be mailed to:

RightPath Servicing
 PO Box 619094
 Dallas, TX 75261-9741

Additional payment services: You can send payments directly to RightPath by wire using Western Union® Quick Collect® or MoneyGram® ExpressPayment®. Please note these providers charge a fee to use these services and we may receive a portion of the fee or other financial benefit from Western Union and MoneyGram. However, you are not required to use these payment methods and they are provided solely as a courtesy.

Western Union at 1-800-325-6000. Complete the Western Union Quick Collect form using CODE CITY: RIGHTPATHSERVICING STATE: TX.

MoneyGram at 1-800-926-9400. Use "Receive Code 19131" on the MoneyGram ExpressPayment form.

7. Periodically the escrow account is adjusted based upon an escrow analysis.

Will the escrow analysis date change and when will I receive an Escrow Analysis Statement?

RightPath complies with the Real Estate Settlement Procedure Act which requires us to perform a periodic analysis of your loan. RightPath generally performs an escrow analysis annually on loans shortly after we make the largest scheduled disbursement from your escrow account. This is usually your property tax payment.

RightPath requires a 2 month cash reserve in your escrow account, unless your state requires something less. This may cause an adjustment to the total monthly payment if your prior servicer used a different cash reserve. You will receive an escrow review statement each time an analysis is performed which details the history of the escrow account and provides notice of any change to the total monthly payment.

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8. I may soon be called to active duty in the military. What do I need to do?

Please send in a copy of your Orders to report for active duty to:

RightPath Servicing
Attn: Military Families
PO Box 619098
Dallas, TX 75261

9. How can I obtain the total amount to pay off the loan?

You may request a written payoff quote through our automated phone system or by calling one of our Customer Service Representatives at 833-685-2590. In an effort to ensure all amounts quoted are accurate, we do not provide verbal payoff figures.

10. If I need information on the loan, who should I contact?

We certainly encourage you to take advantage of the convenience of accessing the loan information through our automated phone system, which is available 24/7 for your convenience. Please contact RightPath's Customer Service Department at 833-685-2590 if you have questions that cannot be answered through this system or if you would simply prefer to speak to a representative.

11. How can I change my personal contact information?

You can change your mailing address, telephone number, and email address by contacting our Customer Service Department at 833-685-2590, Monday through Friday from 7 a.m. to 8 p.m. (CT).

12. I have life insurance or other optional products on the mortgage. Are they impacted?

Yes. If you have been paying premiums for life, disability, accidental death insurance or other optional products, these policies may not transfer to RightPath and may be canceled. To continue your coverage on these products, you should contact your product provider and discuss options to remit your premiums directly to them.

13. Will my modification transfer to my new servicer?

If the account was modified prior to the transfer, the modification terms will remain unchanged. If you were working on, but had not finalized your modification, we will contact you within 30 days of the transfer of your loan to go over next steps. If you have questions regarding your pending modification, please contact RightPath at 833-685-2590 Monday through Friday from 8 a.m. to 7 p.m. (CT).

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